

Form: ICB-12001-01 rev. 01

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Isabel C. Balboa  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002-2977



Order Filed on June 24, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Michael H. Laska

Debtor(s)

Case No.: 19-23166 (ABA)

Hearing Date: 06/23/2021

Judge: Andrew B. Altenburg, Jr.

**ORDER CONFIRMING CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two(2) through four(4) is hereby

**ORDERED.**

**DATED: June 24, 2021**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Page 2 of 4

Debtor: Michael H. Laska

Case No.: 19-23166 (ABA)

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

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The plan of the debtor having been proposed to the creditor, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provision of the Bankruptcy Code have been complied with; and for good cause shown, it is

**ORDERED** that the plan of the above named debtor, dated 07/26/2019, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

**ORDERED** that the debtor shall pay the Standing Trustee, Isabel C. Balboa, the sum of \$1,235.00 **for a period of 37 months** beginning immediately, which payment shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586, together with \$29,022.50 paid to date.

**ORDERED** that the attorney for the debtor shall prepare and serve a Wage Order upon the debtor's employer for the Chapter 13 plan payments.

**ORDERED** that the debtor's attorney be and hereby is allowed a fee of \$4,750.00. The unpaid balance of the allowed fee in the amount of \$4,065.00 plus costs of \$0.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

Page 3 of 4

Debtor: Michael H. Laska

Case No.: 19-23166 (ABA)

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**ORDERED** that if the debtor should fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

**ORDERED** that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the debtor(s), debtor(s)' attorney and any other party filing a Notice of Appearance.

**ORDERED** that the debtor's modification of claim of the following secured creditor, as may have been agreed to between the parties, be and hereby is granted and any remaining portion of the claim shall be treated as an unsecured claim in the plan:

Toyota Motor Credit cramdown to \$24,053.18

**ORDERED** that the debtor consents to pay secured claims as filed, with reservation of rights to challenge the claims.

Page 4 of 4

Debtor: Michael H. Laska

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**ORDERED** as follows:

Total plan length of 60 months. The plan is confirmed subject to refinance of the residence which shall occur on or before July 31, 2022. ORDERED that if the Debtor should fail to make plan payments for a period of more than 30 days or if the Debtor should fail to refinance the residence by July 31, 2022, the Standing Trustee may file with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and/or Default and request that the Debtor's case be dismissed. The Debtor shall have fourteen days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

In re:  
Michael H. Laska  
Debtor

Case No. 19-23166-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 24, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2021:

Recip ID	Recipient Name and Address
db	+ Michael H. Laska, 124 Todd Avenue, Bellmawr, NJ 08031-2132

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Defendant Michael H. Laska mail@jenkinsclayman.com connor@jenkinsclayman.com
Eric Clayman	on behalf of Debtor Michael H. Laska mail@jenkinsclayman.com connor@jenkinsclayman.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph Gunnar Devine, Jr	on behalf of Creditor TD Bank N.A. jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com

District/off: 0312-1

User: admin

Page 2 of 2

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Total Noticed: 1

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Mitchell L Chambers, Jr.

on behalf of Plaintiff Bonnie Howatt ecfbcc@comcast.net

Mitchell L Chambers, Jr.

on behalf of Creditor Bonnie Howatt ecfbcc@comcast.net

Richard Gerbino

on behalf of Creditor TD Bank N.A. rgerbino@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Clunn, III

on behalf of Trustee Isabel C. Balboa wclunn@standingtrustee.com

TOTAL: 12